Peculiarly the most remarkable piece of literary work ever done by a child so young, as it likewise must have impressed Mr. Talcott Williams, from whose pen a graceful little introduction opens the

LATEST LITERARY LEAVES. Noah Brooks is to submit to an operation on his eyes, which will drive him into soli-

tary seclusion for several weeks. Mrs. Harriet Prescott Spofford's new book will consist of a series of domestic articles, under the title of "House and Hearth." Judge Tourgee has gone to the Pacific coast for a stay of some months, partly de-

Joel T. Headley, the veteran historian, is living quietty at his Newburg home, doing only an oceasional short piece of literary

The seventh volume of Dr. Philip Schaff's "History of the Christian Church," dealing with the Swiss and French reformation period, will be out in January. A new novel by Prof. H. H. Boyesen will shortly be issued. It deals with the struggles of a Western millionaire to establish

himself in New York society-certainly a plot full of possibilities. I understand that the translation of "The Countess Grika's Apprenticeship," brought out last month, is the last piece of work which will come from the pen of Mrs. Annie Lee Wister, the famous translator. Mrs. Wister will, hereafter, live a retired life, and entirely give up literary work.

Mrs. Emma D. E. N. Southworth will turn aside from fiction next year to write "A Child's Life of Our Savior"-a work which, as the author says, "has lain near my heart for many years." Mrs. Southworth will also shortly give in Washington some parlor readings of her stories.

Two books by William H. Beard, the animal painter, are among the promises for the new year. One will treat of "Comparative Expression," and the other discusses "Motion in Art"-two subjects which could scarcely have fallen into the hands of any artist more capable of intelligently treat

It seems a little enrious to find the name of "Octave Thanet" attached to articles of bousehold recipes, and yet this fascinating story-writer, I am told by one of her friends, is, in fact, a very clever housekeeper. A tecent single week's work with this versle, two newspaper columns of recipes, a thort story for the Century, and revising the proofs of a book of stories for children. "Oliver Optic" is a man of seventy, yet he has apparently determined not to lose his grip on his reading public. I heard only the other day that he had contracted to write a series of six new books for a Boston house, to be published under the general title of "The All-Over-the-World Series." The first book is to be called "A Missing Million." while the second in the series has the attractive title of "A Millionsire at Sixteen." Of course, the books are intended for boys, and will be full of the ssential color of adventure. EDWARD W. BOK.

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FRATERNITIES AND ORGANIZATIONS. Order of Equity.

Election of officers of all the councils wil take place this month. After Jan. 1 all the councils in the city will meet in Mansur Block, East Washing-

The rehearsals of the Equity Dramatic Club are progressing finely, and will give their first entertainment about the middle

of January in the Mansur Block, East Friendship Council has a large attendance at all its meetings, and is growing rapidly. All members are requested to attend the election of officers which will be

held the last meeting night of this month. Taylor Council has elected the following officers for the ensuing term: Councilor, J. F. Albershardt; vice-councilor, J. H Snodgrass; secretary, J. H. Orndorff; collector, J. C. Dickson; treasurer, J. H. Blair; adjuster, Wm. A. Taylor; chaplain, S. C. Philips; marshal, Wm. S. Fogarty; guardian, S. A. Hamilton; sentry, M. Sullivan; trustees, J. H. Taylor, M. D., Elizabeth G. Dickson, H. Pryor. At the last meeting three new applications were received.

Knights of Honor. Eureka Lodge. No. 24, will meet on next Fri-

The degree team of Brightwood Lodge, No. 915, is practising every week preparatory to the contest with Washington Ledge, No. 114, on Dec. 29, at Knights of Honor Hall, this city. Washington Lodge, No. 114, had a large meeting on last Tuesday evening. The degree team is drilling every meeting, preparatory to the contest with Brightwood Lodge, No. 915, Knights of Honor, on Dec. 29. The contest promises to be a very interesting one to all

Victoria Lodge, No. 22, had an initiation on last Monday evening. The work was done according to the old ritual, and the contrast between the old and new work was very striking. On to-morrow evening this lodge will have a social for Knights of Honor. Lunch will be served to all members present.

### PENSIONS FOR VETERANS.

Residents of Indiana and Illinois Whose Claims Have Been Allowed. Pensions have been granted the following-named Indianians:

Original-James E. Ragsdale, James J. Hartin, Quiller Goodpaster, Warren P. Mills, John Grandison, Christian Annen, Joseph W. Brush, John Whitezel, John Connors, Jonah Woodard, William J. Reilly, Benjamin McCausland (deceased), Allen Gaskill, Alva C. May, Carlos Shernian, James M. Simpson, William Maloy, D'La Fayette Beaber. Additional-Andrew J. Elder, Increase - Cera C. Celbern James M. Jones, Ansel C. Staneart, Jehn Mullin, Andrew J. Fester, Richard Aaron Clay, James A. Simmons George W. Halsted. Reissue-Lawson Johnson, George C. Welch, William Thomas, James H. Richardson. Original widows, etc.-Abbie Zigler, Margaret Peacock, minor of Gabriel M. Everhart, minor of Stephen L. Hancock, Sade E. Johnston, Elizabeth Betzling, Harriet J. Barton. Margaret J. Vansleet, Sarah Wilkins, Ann E Vail, Christena E. Robinson, Prudence McCausland, Emeline Treadway, Sarah H. Shearer. Mexican widow—Elizabeth J. Wolfe.

TO RESIDENTS OF ILLINOIS. Original-Mattie Porter, Abram Pygus, Henry Amsler, Andrew Jones, Henry G. Griffin, William itchell, John Dodson, Andrew J. Nash, James F. Chappel, Edward Morgan, John Kief, Christo pher Schultz, Peter S. Crawford, Theodore W. Roberts, Robert Hornback, Ebenezer McCoy, Samuel W. Moore, John Kirby, Henry Lee, John Gee, William H. Rheber, Thomas Trevarthen, Gottlieb Kramer, Casper Pixley, George Sheets, William Burkhardt, David P. Went-worth, George N. Thomas, Additional-Frederick Donethan, William H. Blades, Pan House. Increase-Robert H. H. Brown, John Tidmarsh, Jeremiah Simpson, Frank H. Cole, Peter Hartwick, Seth F. Haskins, Thomas Pickett, John Hasson, Joel E. Gresham, Conrad Nick ing, Alfred Foreman, Meridy Thurman. Reissue -Nelson M. Drake, Abraham Moake, Samuel P. Ingram. Original widows, etc.-Abby G. Forrest, Endora L. Chamberland, Eva Otten, Lenora J. Riggs, Lucy A. Crawford, John Robinson (father), Mary Ann King (mother). Adaline B Branson, Caroline Walker, Phiebe A. Cone, Nancy Burnett, Emma Griffith, Julia A. B. Bal lett. Martha Morris, Ann Brock, Chloe H. F. Grundy, minors of Barthelemew Wood.

### Christmas Decorations,

Frank Leglie's Weekly. Rice and cotton wool are two materials seldom used by "home" decorators, but they are the stock-in-trade of experts. Realistic effects are thus produced. At one time rice decoration looks like carved ivory; at another it resembles white coral. Decorations of this kind should be placed at an elevation-over doors and mantel-pieces. The method of making figures, letters and mottoes in rice is as follows: First cut out the shapes in cartridge paper, which is glued on a foundation of heavy cardboard. Then cover them with a coating of warm paste, in which grains of rice should be dropped from a small orifice so as to lie thickly yet evenly together. The superused to represent snow. The wool is pasted over mottees or monograms cut out in thick paper, and, when dry, it is pulled out to give a light, feathery appearance, and sprinkled over with frost powder to give a glistening effect. I saw once a chairce made of cotton wool laid upon a red ground and frosted over, the rays being of gold

As to table decorations the following will answer: In the center of the table place a large, oblong mirror, edged with white wool torn into soft flakes and raised here and there to give the appearance of a snowdrift. The whole should be frosted over. Pesping through the snowbank have sprays of ivy, berries and colored leaves. In the center of the lake put a small glass boat, and on the pond little dolls dressed as skaters. From the corners of the mirror have trails of mistletoe rising to a ball of the same suspended from the chandelier directly overhead. Before each guest place either a button-hole or a spray for the bodice, made, say, of white chrysauthemums ferns and a tiny sprig of holly.

Strange Stories of Men Who Have Mysteriously Disappeared from Ken.

How Pressley O'Bannon Was Found-New Facts Developed in the Case of William Gregg-Dick Beals and Miller.

Hawthorne, in one of his short sketches, tells of a common-place, well-to-do London tradesman named Wakefield, who disappeared one day and was not seen or heard about for twenty years, when he returned to his family, by whom he was amicably received and resumed his old way of life. He had left home offended by some trivial occurrence, perhaps intending to pique his wife by a day's absence, but days had lengthened into weeks and weeks into years. Even the cause of offense, if there had been any, was forgotten. He had not removed to a distance, but had merely passed into a neighboring street, yet was more completely lost in the multitude than had he gone to a foreign land.

The records of the Masonie Mutual Benefit Association, of this city, contain the skeleton of a story strange and romantic enough for a novel or a drama. In May, 1872, there lived at Fredonia, a village near Leavenworth, Crawford county, this State, a young man named Pressley O'Bannon. He had a knowledge of law, had been a justice of the peace, and was looked upon as likely to rise in the world. He was married and had two children. His home conjugal surroundings were pleasant, and he had the confidence and esteem of his neighbors. Unfortunately he had taken to drink, and the habit was growing upon him. He was frequently intoxicated, and his friends vainly tried to reclaim him. It was at this time that charges for drunk enness were preferred against him in the Masonic Lodge at Leavenworth, of which he was a member. He had been cited to appear to answer, and on the night set for trial he rode to the city, and, hitching his horse in a shed, went to the lodge. When he appeared there he was so dismally drunk that proceedings were postponed, and he staggered out, disappearing in the dark ness. It was a rough night of wind and

From the moment he stapped from the lodge-room nothing was heard of Pressley O'Bannon. He had disappeared as completely from all who knew him as though he had been swept from existence. He was insured in the Masonic Mutual Benefit Association, and in April, 1879, within one month of seven years after his disappearance, Mrs. O'Bannon brought suit to recover the insurance. It was claimed by the family and friends that while intoxicated he had fallen into the Uhio river and been drowned, while the association claimed him to be yet alive. After the lapse of seven years it would devolve upon the association to produce O'Bannon, and failing so to do it would have to pay the insurance

It was about this time when the days of grace of the association were rapidly nearing an end that Dr. E. R. Hown, afterward Secretary of State, who was a member of the association received a letter from an eld friend and army comrade of the Fortyninth Indiana, of which the Doctor had been surgeon. The letter was from Tunnel Hill, Johnson county, Illinois, and asked if anybody desired information as to O'Bannon, who had been a soldier in that regiment. This inquiry the Doctor communicated to the association in this city, and was by return mail commissioned to in-

He went to Tunnel Hill, where he found his former comrade engaged in the drug business. He told the doctor his story. He said that a short time before he had been indicted for selling liquor without a license and had gone to the county-seat, a place called Vienna, and appeared in court to answer to the charge. He was surprised to recognize in the judge his old comrade, Pressley O'Bannon, and had addressed him by name. The judge had coldly told him he was mistaken; such was not his name; he had never served in the Forty-ninth Indiana, and capped the climax by laying the highest penalty in the way of fine known to the law upon the unfortunate druggist. He assured the Doctor he could not be mistaken in his man, and when the Doctor told him the nature of his search the druggist was ready to shut up shop and go with

him to the county-seat.
This they did. They called upon the county clerk, who advised them to be quite sure of their man, who stood very high in the community, had a fine wife and an interesting family. The clerk parrated the rise of the Judge in the community. He had come to the place about seven years before, ragged and dirty, but had gone to work manfully in a cooper's shop. In a little while it was discovered that he was a man of large information, sober, industrious and with a talent at politics. He was elected constable, soon after that was made city marshal, and, constantly growing in the esteem of the people, had some time previously been elected county judge. The clerk, however, accompanied the Doctor and the druggist to the judge's house, It was night and he had retired. but recognizing the cierk's voice admitted them. On entering the house the Doctor recognized the judge as O'Bannon, as the

druggist had done, and the judge acknowledged his identity. The Doctor explained his business, that unless he appeared the association would have to pay, and then charged upon him that he had disappeared with intent to defraud the association in favor of his wife. The judge assured him that he never had such a thought; that he had left Fredonia in order to leave bad associations and bad

habits; that he desired to make a man of himself and that he had done so. The Doctor then asked him how he hoped to escape punishment for bigamy. To this the judge replied no such charge could be made against him; that the woman with whom he was living had been a tramp, as he had been; no marriage ceremony had been performed and chance had thrown them both into the little town of Vienna at the same

His remembrance of how he left Leaven. worth was not clear. He thought he must have been at the wharf when a boat passing down the Ohio had touched at that place; that he got upon the boat and was carried some distance down the river where, having no money to pay his fare, he was put on shore. He wande inland to Vienna and from that time h history was as before given. Vienna is in the second tier of counties back from the Ohio river and was out of the line of travel of any one who might know him. It was the accident of the heavy fine he laid upon the offending druggist that brought about his detection and downfall.

The Masonic Mutual Benefit Association saved its money. Mrs. O'Bannon applied for a divorce and probably got it. As to what became of the judge the records of the association do not state.

"I think I can add something to Police Sergeant Long's account of the disappearance of William V. Gregg, published in last Sunday's Journal," remarked Mr. Samuel H. Hoshour, of Cambridge City. "It took place in the early part of the fall of 1855. Gregg was at that time the agent fluous grains can be removed after the mix- in this city of what was then the Indiana ture is stiff and dry. White cotton wool is | Central railway, now the Panhandle, and also of the American Express Company. His disappearance was a shock to every one, and his friends, who had the utmost confidence in him, could not but believe that he had been murdered."

Mr. Hoshour here stopped to indulge in a quiet laugh. "Why," said he, "the matter was even carried into spiritualism. Seances were held, and poor Gregg was brought back from the spiritland like bloodboltered Banquo in a revelation which gave out that his body had been buried in a cellar near the present Union Station in Indianapolis. So much stock was taken in this revelation that the ground of the cellar was dug up and a thorough exploration made, but no body was found to reward

"Gregg had left Cambridge City for Indianapolis for the ostensible purpose of making a settlement with the companies he represented. He was a prominent business man and a member of several secret every one. What added to the discom- | GREAT rush for holiday goods at Marcy's.

fiture and uneasiness of those who knew him was the fact that, at the time of his departure, he had a large sum of money for which the companies he represented were not responsible. There was one specially large amount, a package of money that had been handed to him just as he boarded the train, by the late John W. Burson, then acting cashier of the Cambridge City Bank, which was to be delivered in Indianapolis. Mr. Burson had taken no receipt for this,

and it was not delivered by Gregg. "Burson was a big-hearted man, and Gregg had his entire confidence. But he was a man of the strictest integrity, and at the same time had that very proper pride in himself which leads one to resent being made a dupe of. He turned himself into a detective with the special mission of finding Gregg and compelling him to disgorge. He worked at this some time, but apparently without success. About one month after Gregg's disappearance I chanced to have business in the capital of the State of lowa. At Davenport, in order to get there, I had to take stage, and this route took me through West Liberty, where I knew Gregg had an uncle. As the stage had to remain there some time I concluded to inquire of a few citizens as to whether or not the absconding Gregg had been there. I was told that he had, and that soon afterward there had come there a tall, stoopshouldered man, who soon after returned to the East. This description fitted Burson, and on my return he tacitly admitted my charge that he had overtaken Gregg, and that his bank had not lost anything. Dr. L. R. Johnson, who was a distant relative of Gregg, after-ward told me that he saw and talked with him about two years after his disappearance. Gregg told him that he had been in South America; that he had there made enough money to reim-burse all his stealings, and had started for that purpose. He had, however, been shipwrecked and lost all but barely enough money to bring him to the United States, and that he was then on his way to see a near relative who lived at Washington. The Doctor allowed him to depart without disclosing his identity. Mr. Burson was not a man to compound a felony. His conscience was doubtless clear that he had done the best he could for the bank, and he had allowed old friendship to make him lement to the offender and give him a chance to work and refund his ill-gotten gains. Gregg's wife, a very estimable woman, believed him dead, but afterward, having doubtless been informed to the contrary. I believe she secured a divorce and removed to the northern part of

Another mysterious disappearance was that of Richard Beal, a young attorney of this city. "Dick" Beal, as he was popularly called, was a man of considerable ability. Every one had thorough confidence in him. At the time of his disappearance, about a dozen years ago, he was nearly thirty years old. One morning he failed to appear at his office. That was all. He just dropped out of sight. He was engaged to marry an estimable young lady, and it was thought she might know something of his departure and the cause. But she did not. Some time afterward it was disclosed that he had made certain collections, and had appropriated trust funds.

Several years afterward Joshua Florea. an attorney of this city, received a letter from Richard Beal containing money to pay off all these obligations in full. The letter stated that he had worked and struggled hard and had finally succeeded in getting money to pay these debts; that he had intended to return, had started to come to this city, but his courage had failed him and he had not been able to do so. It seems that Beal's misappropriation of funds came about through a relative who had held an office of trust. This relative had come to Beal and told him that he had taken certain funds, and that unless he was able to make good his shortage the penitentiary stared him in the face. Beal took the trust funds and collections he had in his hands and gave them to this relative with the clear understanding that they were to be repaid in a very short time. This the relative had failed to do, and Beal had fled to escape punishment and disgrace. The supposition is that Beal went to Australia, and that with the money in hand to make restitution he returned to this country, probably to San Francisco, but, changing his mind, went back to the island continent. Nothing more has ever been heard of him.

Leven T. Miller, once a prominent lawyer of Williamsport, this State, disappeared from the Grand Hotel, in this city, about twelve years ago. He was stopping at that hotel, and getting up one morning, at 4 o'clock, complained that he could not sleep, was not feeling well and would take a walk. He never returned. It was at first thought he had returned to Williamsport. But he had not, and his family did not know of his whereabouts. Gen. Dan Mo-Caulay interested bimself in the case. He was well acquainted with Miller, and they were friends. Sewers were explored, the river was dragged, and every possible effort was made to find him, but without success. Four or five years went by. At last a gentleman turned up who said he had seen Miller on a Red-river steamboat in Texas; had spoken to him, but Miller had denied his identity. It was Miller, however. He had located in a little town in Texas, where he was practicing law under another name. His family had rejoined him and he was, to all appearance, a thriving, honest citizen.

A BOSTONIAN OF BOSTON,

In Wild Western Detroit She Found a Thought to Console Her. Detroit Free Press.

It was in the Michigan Central railroad station. The glasses sat on her nose as if they had been invited to; her complexion was weather colored; her accent was English; her a's were broad, and there was a book in her hand along with a lot of other traps. Tapping on the ticket window sill with her umbrella handle, she spoke to the clerk. "How far is it from here to Boston?" she

"Oh, about 1,500 miles, more or less," he replied at a venture. "Boston, Mass.?" she asked with a sigh. "Yes, Boston, Mass.; the Hub. There is only one," he answered, as to the manner

Here face lighted us instantly. "Were you ever in Boston!" she asked hopefully "Never in my life," he said, evidently intent on making an impression. She sighed wearily and turned away.

"Do you want to go there?" he asked, quickly and kindly. "Oh, yes, sir; so much, so much," she al most wailed. "Then why don't you buy a ticket?" "Do you sell tickets through from Detroit

to Boston; one ticket all the way?" and her

face brightened again. "Yes, we can sell you such a ticket." "Thank you; oh, thank you so much," she murmured. "That makes it seem so much nearer, don't you know. I had an idea that from this remote point one could not get a ticket direct to Boston until one had gone many, many miles east. I have come here to teach for a year, and I thought I should die, but now that I know you have tickets right to dear Boston, I'll try to stay until next June. Good morning and thank you again."

### Against the Theater Hat.

There is just a chance that fashion will gratify mankind by abolishing the theater hat. Whatever they do abroad in the matter of dress or etiquette we seem to servilely follow here, and in Paris there is a decided movement to abolish the feminine stage obstruction which has caused many a wellmeaning man to inwardly swear. The hair-dressers of the French capital, whose business has been seriously crippled by the fashion in hats, have inaugurated a crusade against them, and have been circulating very actively and energetically a petition, in which they ask that women be prohibited from appearing in their hats at those theaters subsidized by the government. The government has a right to insist upon this, and as the theaters subsidized by it and more or less under its control are the most important and fashionable in Paris, once the fashion of going to them without a bonnet is started it will spread to the others, and once universal in Paris we may be expected to take it up, just as we have taken Parislan bonnets. Already the coiffeurs have 500,000 signatures to their petition, and it is likely that they will get those of every man in Paris who has at any time been the victim of the theater hat.

GREAT sale Gold Watches at Marcy's.

GOLD Spectacles and Eye-Glasses at Marcy's.

MOVEMENT OF REAL ESTATE

Killing of the Greenwood Rapid-Transit Project a Blow to the South Side.

Suburban Plats and the Board-A Good Week-Meeting Called for a Building Association League.

"It was a bad thing for this part of the city." said a gentleman who owns considerable real estate south of the city, to a Journal reporter, "when the Green wood suburban street-railway scheme fell through. Between this city and Green wood there is excellent building territory which can be bought at a reasonable price, and had the rapid-transit scheme gone through, it would have made very desirable suburban property. Until suburban trains or electrio cars, however, are run out that way the territory will not be built up with a rush. The lack of transit facilities has so far prevented the platting of many new additions south of the city. I believe a suburban street-railway scheme will be again agitated next summer, having for its termini In-dianapolis and Greenwood, and if it is, I hope it will be successful. Of cour se I speak from an interested stand-point, but I believe it would be a benefit to a large number of working people who could thereby secure cheap homes close to their work. The action of the Board of Public Works.

the other day, in detecting a fraud in the matter of plats of additions to the city, will have an important bearing on the city's outlying territory, and is of considerable interest to real estate agents and generally to the owners of outlying property. When the board was first organized it was deluged with plats of additions and subdivisions and at the very start adopted an iron-clad rule, not to approve any plat unless the squares were uniform and the streets and alleys contiguous. Not long ago the board discovered that divers unscrupulous real-estate speculators had been coming to the board to get their plats approved and afterwards going to the County Commissioners and having the widths of the streets and alleys changed. The evil results, of such a method can be seen at a glance. The streets and alleys would not be contiguous, and from an unprejudiced point of view would present a badly snarled appearance. In order to set-tle the question, City Attorney Bailey was asked for an opinion showing whether the Board of Public Works or the County Commissioners have the right to approve plats, and he held that the authority rests with the former.

"Had something not been done to curb this evil," said a gentleman largely interested in real estate, "the beauty of our city would soon have been effectually marred and in a few years it would have been almost an impossibility to correct the mistake. I am glad the Board of Public Works has taken the step it has."

The real-estate market last week was somewhat better than usual, owing to one or two rather large sales. The biggest transfer of the week was the purchase of a portion of the Grand Opera-house Block by John T. Dickson for \$47,000. A rather large sale of South Tennessee property was also made. On the whole, however, the realestate market was considered duli last week, and will probably remain so until after the holidays. There is a pronounced feeling among real-estate men that values in the business portion of the city will experience a big jump early next spring The main thing that will contribute to a realization of this expectation is the erection of so many substantial structures in the business locality. On Meridian street there is the Commercial Club building, on Ohio street the Maus building and the new city library, on Alabama street the new jail building and the viaduct over Virginia avenue. Besides the structures named there is talk of the erection of others next spring that will be the nearest approach to sky-scrapers of any-

For years the remark of strangers has been that so many ram-shackle buildings should be allowed to stand on East and West Washington street. Since he was appointed Building Inspector Fitchey has condemned some of the worst of these buildings, and the presumption is that they will be replaced with more modern and substantial structures. At any rate, the building era has struck Indianapolis, and wonders that will shake the Windy City from center to circumference may be looked for in the next few years.

Building Associations. It has been felt for some time that a league of building associations should be formed in this city, and a request has been

issued to a number of directors by Charles N. Thompson, of the firm of Carson & Thompson, attorneys, for a conference at his office, to take preliminary steps toward a permanent organization. Mr. Thompson is the attorney for five associations, and has given the general subject considerable attention. Yesterday in conversation with a Journal representative he defined the reaons that made the immediate organization of a league desirable. "In the first place." he said, "there are many national associations from other States doing a large and constantly increasing business in Indiana. Of the standing and reliability of these organizations nothing is known. Under existing laws they are free to come and go at will. They should at least be compelled to deposit with the Auditor of State sufficient securities to protect all their Indiana shareholders. In Missouri a law has lately been passed requiring outside associations to make a cash deposit of \$100,000 with the authorities. This is, of course, practically prohibition and too rigid. In addition they should be required to file semi-annual statements of their affairs with the State Anditor after the manner of the reports of the insurance companies. This same plan ought to be carried out with the local societies. The secretaries should file a report every six months with the State showing in detail the receipts and disbursements of their associations. The correctness of these reports should be at tested under oath by at least three members of the society, and a penalty of at least \$50) exacted against failure to make such reports or to return false statements.

In the matter of foreign associations service uron any authorized agent should be deemed service on the society. "I am opposed to the appointment of State inspector. Such an official would be of doubtful value unless be were a trained expert. Such appointments are too apt to be made for partisan reasons, without regard to fitness. The appointment of a State inspector of banks has been of doubtful value, and is certainly a drain upon the concerns that are obliged to pay him his salary and mileage. The right to issue paid-up stock should also be determined by law. As the case now stands, many of the societies find it profitable to do this. The matter should be placed upon a legal basis. Certainly some legal restriction should be placed upon the proportionate amount that may be loaned upon the value of the real estate mortgaged. It is

ASSOCIATION NOTES. The New Year association is growing steadily and now has twelve hundred shares of stock in force. There is a heavy demand for loans.

generally conceded that a loan to exceed

66 per cent. of a fair value should not be

The Northeast association will be four years old in March, and its first series is expected to terminate in about eighteen months from that time. Six series are running and all the money collected is loaned without trouble at a good rate of premium.

The German-American association, organized a year ago, has 7.500 shares of stock in force, many of them belonging to nonresidents. To date over one hundred leans have been made. The conservative plan of leaning only 50 per cent. of the value of properties outside of this city is followed with much success. By the time of the annual meeting in January it is hoped to have ten thousand shares in operation. The Equitable Saving and Loan Associa-

tion has sold all its available collections | card case and use them. now collecting about \$2,000 a week, yet it is | Look at Marcy's levely holiday stock.

# BORN&CO.

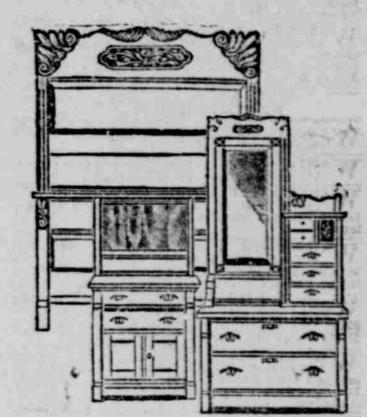
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But by the single, the double, and the boxful. I am making a specialty of boxes of Cigars for Christmas Presents. The choicest brands, at prices lower than ever offered before in this city. Do you doubt it! Call at the BATES-HOUSE CIGAR-STAND and he convinced

LOUIS G. DESCHLER Whole Family Only 5 cts. a Day Your demands answered any moment, day or night. Six-room house. Bath, water-closet, sprinkling forty feet front, and domestic service, only 5c a day.
INDIANAPOLIS WATER CO.,

AUCTION SALE-REAL ESTATE UCTION SALE-TO TEAR DOWN BUILD A ing, will close out Chinaware, Pictures, Toys and Holiday Goods at CHINA BAZAAR, 6 East Wash-UCTION SALE - SWISS MUSIC BOXES: A prices lower than ever; see them; prices from 50c to \$200. WULSCHNER'S MUSIC HOUSE, 42 and 44 North Pennsylvania street, opposite postoffice.

75 Circle street

behind some \$30,000 in its ability to keep up with the demand for funds. There are over four thousand shares of stock now in force—a net increase of three hundred since September. To date 250 loans have been made, with no foreclosures. Three-hundred-dollar shares are now selling at a 50cent premium. This apparent highness is offset by the reduction of interest made semi-annually proportionate to what has been paid in by the borrower. During the past six months more loans have been rejected on account of lack of funds than have been made. At present there is about \$800,000 of stock in force, and the society expects to begin its second million of stock

The Key-stone Building and Loan Association has filed its articles of incorporation with the Secretary of State and will issue its first shares of stock on the first Saturday in January. The following officers have been chosen: Horace T. Bennett, president: G. A. Boeckling, vice-president: J. M. Leathers, secretary; Charles J. Doherty, treasurer, and Holtzman & Leathers, attorneys. These gentlemen. together with Mesers. Wm. M. Levey and Jacob Frankel will constitute the directorship of the society. The shares of stock will be one hundred dollars each, with weekly dues of 25 cents. Loans will be made on a long-time principle, and a very reasonable rate of premium, 5 cents, charged. The plan contemplates the same payment from the borrower as from the investor, the only difference being that the shares of a borrowing member will mature several years later than those of an investor. By this arrangement a loan of \$1,000 can be carried for \$2.50 per week, inclusive of interest and premium. An innovation is to be introduced in the abolishment of the entrance fee and the cancellation of each share of stock upon which a loan has been made as fast as the share is paid up. The society will meet at Room 34, Vance Block.

Wanted to Know,

San Francisco Argonaut. A Western minister, who is not always so careful as he ought to be in making his preaching and practice go together, was lately telling some friends a story of ad-

It was a large story, and the minister's little ten-year-old girl was listening to it very intently. When he finished she fastened her eyes upon her father's face and said very gravely: "Is that true, or are you preaching now.

The Blotter as a Christmas Present.

New York Press. If you are going to give any one a blotter for Christmas, don't let it be a painted one tied up with bows of ribbon. That sort of thing has broken up more homes than strong drink, and spoiled more men's tempers than lace tidies. Get desk tablets instead, and expend your decorative energy on the corners; paint them, gild them, ill treat them in any way you choose, so that they still lie flat. The best thing of all is to get silver corners and have them put on. If you are very self-denying it is a fetching thing to take the corners off your own

BUSINESS CHANCE-COLE D'OR. WINE DUSINESS CHANCE-GET ESTIMATES ON D monuments of H. MYERS, Western Manager McDonnell & Sons' Granite Company, 330 North Me-

BUSINESS CHANCE - TO TEAR DOWN building, will close out Chinaware, Pictures, Toys and Holiday Goods at CHINA BAZAAR, 6 East Washington street. DUSINESS CHANCE-ASSIGNEE SALE OF D monuments and head-stones at Nos. 52 and 54 West Georgia street. JAMES M. HEALY, assignee, No. 57 West Maryland street. DUSINESS CHANCE-SWISS MUSIC BOXES; D prices lower than ever; see them; prices from 50c to \$200. WULSCHNER'S MUSIC HOUSE, 42 and 44 North Pennsylvania street, opposite postoffice. BUSINESS CHANCE-MEN'S FURNISHING goods at cost to get out of the business, Fixtures for sale and store for rent. WM. WIEGEL, 42 North Illinois street, Windsor Block, C. C. WILLIAMS,

B A STORE TO BE CLOSED UP.

To close out our entire stock of china, glassware, fancy goods, etc., comprising dinner sets, tea sets, chamber sets, lamps, vases, ornaments, albums, dolis, toys, pictures, frames, casels, and thousands of articles suitable for Holiday Presents, at or below cost. Our room must be vacated in a short time. Prices no object. Call early and secure a bargain. Store open every evening until goods are sold. CHINA BAZAR, 6 East Washington Street.

FOR SALE-HORSES AND VEHICLES. COR SAEE-COTE D'OR. A PURE, HEALTHY, I delicious wine. LOR SALE-LADIES' FINE DRESS SHOES 980 T at NEW DELAWARE, 355 South Delaware. FOR SALE-ALMA SHOE DRESSING 14c AT NEW DELAWARE, 355 South Delaware. MOR SALE-MEN'S EMBROIDERED SLIP-P pers 44c, at NEW DELAWARE SHOE STORE, 355 South Delaware street.

LOR SALE-TO TEAR DOWN BUILDING T will close out Chinaware, Pictures, Toys and Holiday Goods at CHINA BAZAAR, 6 East Wash-COR SALE-SWISS MUSIC BOXES; PRICES I lower than ever; see them; prices from 50c to \$200. WULSCHNER'S MUSIC HOUSE, 42 and 44 North Pennsylvania street, opposite postoffice. TOR SALE-MEN'S FURNISHING GOODS AT I cost to get out of the business. Fixtures for sale and store for rent. WM. WIEGEL, 42 North Illinois street, Windsor Block. C. C. WILLIAMS, As-DOR SALE-MEN'S FURNISHING GOODS AT Cost to get out of the business. Fixtures for sale and store for rent. WM. WIEGEL, 42 North Illinois street, Windsor Block. C. C. WILLIAMS, As-

STRAYED-COTE D'OR. FOR SALE BY ALL druggists and grocers. CTRAYED-MEN'S FURNISHING GOODS AT O cost to get out of the business. Fixtures for sale and store for rent. WM. WIEGEL, 42 North Hilmois street, Windsor Block. C. C. WILLIAMS, Assignee. STRAYED-TO TEAR DOWN BUILDING, will close out Chinaware, Pictures, Toys and Holiday Goods at CHINA BAZAAR, 6 East Washington street. CTRAYED-HONOR THE MEMORY OF YOUR dear departed ones by placing a suitable monu-ment above their grave. The assignce sale at Nos. 52 and 54 West Georgia street offers the best inducements to fulfill one's desire in this respect. Call early

and make your selection. FOR TRADE. L'OR TRADE-COTE D'OR. NOTHING BETTER I for the holidays. DOR TRADE - 70-ACRE WELL-IMPROVED linois farm for boot and shoe stock of \$3,000 to \$3,500. J. C. COMSTOCK, Andrews, Ind. FOR TRADE-TO TEAR DOWN BUILDING,

T will close out Chinaware, Pictures, Toys and Holiday Goods at CHINA BAZAAR, 6 East Washington street. COR TRADE-SWISS MUSIC BOXES: PRICES T lower than ever; see them; prices from 50c to \$200. WULSCHNER'S MUSIC HOUSE, 42 and 44 North Pennsylvania street, opposite postonice. FOR TRADE-YOUR OWN PRICE WILL P place you in possession of any monument or head-stone at the assignce sale now going on at Nos. 52 and 54 West Georgia street. JAMES M. HEALY, as-L'OR TRADE-MEN'S FURNISHING GOODS I at cost to get out of the busness. Fixtures for sale and store for rent. WM. WIEGEL, 42 North Hlinois street, Windsor Block. C. C. WILLIAMS,

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CTORAGE — ASSIGNEE SALE OF MONU-Don't neglect this great sale, as all must be sold by order of the court. Seats for ladies. Rugs, mats, lace curtains, bisque and bronze figures. B. APPLEBY, Anothers. 67 West Maryland street.

STORAGE

DERSONAL-ASK YOUR DRUGGIST FOR Cote d'Or, and take no other wine DERSONAL-LADIES FINE DRESS SHOES 1 98c at NEW DELAWARE, 355 South Delaware, DERSONAL - BOOKS FOR CHILDREN, Cheap, ALLISON'S, 66 North Pennsylvania. PERSONAL-ALMA SHOE DRESSING 14c AT NEW DELAWARE, 355 South Delaware. PERSONAL-CHRISTMAS CARDS AND BOOK-lets, great variety, ALLISON'S, 66 North Penn-PERSONAL-OVER 750 BIBLES AND TESTA-ments now on sale at ALLISON'S, 66 North

PERSONAL-MEN'S EMBROLDERED SLIP-pers 44c at NEW DELAWARE SHOE STORE, 355 South Delaware street. PERSONAL-MEN'S FINE KAN JAROO SHOES DERSONAL-TO TEAR DOWN BUILDING, I will close out Chinaware, Pictures, Toys and Holiday Goods at CHINA BAZAAR, 6 East Washing-

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BUILDING AND LOANS. UILDING AND LOAN-COTE D'OR. A PURE CILDING AND LOAN-TO TEAR DOWN D building, will close out Chinaware, Pictures, Toys and Holiday Goods at CHINA BAZAAR, 6 East UILDING AND LOAN-ASSIGNEE SALE OF monuments and head-stones at Nos. 52 and 54 West Georgia street. JAMES M. HEALY, assignee, No. 57 West Maryland street. UILDING AND LOAN-BIG FOUR BUILD. ing Association of Indiana has 6,000 shares of stock in force. Fifty-five loans have been made, aggregating \$45,000. Interest income over \$400 per month, which is compounded monthly, thereby producing unsurpassed profits, that are participated in ducing unsurpassed profits, that are participat

UILDING AND LOAN-HERE IS A GOOD D thing. \$100,000. Should you die the mortgage on your home will be paid, or your shares carried to maiurity. Costs but a few cents each week. The Secretaries of all Building and Loan Associations are the Authorized Agents. ONE HUNDRED THOU-SAND DOLLAR (\$100,000) BOND filed with the Auditor of State as a guarantee of good faith of THE BUILDING AND LOAN LIFE INSURANCE AS SOCIATION. Gen. JAMES R. CARNAHAN, President; D. M. PARRY, Secretary; R. H. MCCREA, Preasurer: R. C. KELSEY, General Manager. Sen

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by both investor and horrower. Officers—Hon. M. M. Reynold, president; H. H. Moats, vice-president; J.

Wesley Smith, (capitalist) treasurer; J. C. Hamilton

tary, 7712 East Market street.

Address JOHN FURNAS, Secre-

AUCTION SALE. UCTION SALE-COTE D'OR. A PURE, A UCTION SALE—TO TEAR DOWN BUILDING, will close out Chinaware, Pictures, Toys and Holiday Goods at CHINA BAZAAR, 6 East Washington street. UCTION SALE - SWISS MUSIC BOXES: A prices lower than ever; see them; prices from 50c to \$200. WULSCHNER'S MUSIC HOUSE, 42 and A UCTION SALE-GET ESTIMATES ON MON-uments of H. MYERS, Western Manager Mc-Donnell & Sons' Granite Company, 330 North Meridian street. UCTION SALE - MEN'S FURNISHING A goods at cost to get out of the business. Fixtures for sale and store for rent. WM. WIEGEL 42 North inois street, Windsor Block. C. C. WILLIAMS, UCTION SALE-NEW AND MODERN household goods, parler, dining-room and kitchen furniture, stoves, bedroom sets, etc., belonging to the estate of the late Robert Fertig, on Tuesday morning Dec. 22, at 9 o'clock, at residence, 183 East Merrill UCTION SALE-FINE, STATELY APPEAR A ing monuments, masterpieces of art, are awaiting sale at any price by order of court, which has decreed that the stock must be disposed of irrespective of price. As the time is limited for disposal at private sale contemplated purchasers will do well to call early and make their selection at Nos. 52 and 54 West Georgia street. JAMES M. HEALY, assignee A UCTION-ATTEND THE GREAT AUCTION